

EXHIBIT B

EXHIBIT 1



YOLANDA M VONBRAUNHUT

Member Since 1985 Account number ending in: 9637

Billing Period: 12/28/13-01/27/14

How to reach us

www.citicards.com

1-800-846-8444

BOX 6062 SIOUX FALLS, SD 57117

Minimum payment due: \$45,849.33
New balance: \$45,849.33
Payment due date: 02/23/14

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of... |
|---|--|---|
| Only the minimum payment | 1 month(s) | \$45,849 |

For information about credit counseling services, call 1-877-337-8188.

Your account is **past due**. Please pay at least the minimum payment due, which includes a past due amount of \$12792.96 and an overlimit amount of \$10199.33.

Account Summary

| | |
|------------------|-------------|
| Previous balance | \$44,696.78 |
| Payments | -\$0.00 |
| Credits | -\$0.00 |
| Purchases | +\$0.00 |
| Cash advances | +\$0.00 |
| Fees | +\$0.00 |
| Interest | +\$1,152.55 |

New balance \$45,849.33

Credit Limit

Credit limit \$35,650

Includes \$12,500 cash advance limit



P.O. Box 6004
Sioux Falls, SD 57117-6004

Your Statement Is Inside



Pay online www.citicards.com



Pay by phone 1-800-846-8444



Pay by mail Use this coupon

- Enclose a valid check or money order payable to CITI CARDS. No cash or foreign currency.
- Write the last four digits of your account number on your check.

Minimum payment due \$45,849.33

New balance \$45,849.33

Payment due date 02/23/14

Amount enclosed: \$

Account number ending in 9637

NQ00309089 1 AV 0.381 O7025359 TMN 001332 1863



YOLANDA M VONBRAUNHUT
PO BOX 809
BRYANS ROAD MD 20616-0809

CITI CARDS
Processing Center
Des Moines, IA 50363-0005



102996



EXHIBIT 2



information
web site

1-888-440-3311
www.smeco.coop

report outages

1-877-74-SMECO
1-877-747-6326

Southern Maryland Electric Cooperative

NOTICE OF TERMINATION

Past due amounts must be paid before 11/12/13 to avoid disconnection of service.

Service Information

Account Number: 0202600000
Account Name: Harold Von Braunhut
Service Address: Barn Montrose Farm

Account Summary

Notice date: 10/29/13

| | |
|-----------------------------------|----------|
| Amount due to avoid disconnection | \$363.04 |
| Total Due | \$481.51 |

State Assistance Programs

If you need help paying your bill, contact your local Maryland Office of Home Energy Programs (OHEP). You may qualify for one or more of their programs. OHEP will advise you of the paperwork to be provided.

301-909-6300 (PG) 301-870-3770 301-274-4474
301-475-5574 410-535-1010

Sources of Help

| | |
|-------------------------------|--------------|
| Calvert County | |
| Department of Social Services | 443-550-6900 |
| Charles County | |
| Department of Social Services | 301-392-6400 |
| Lifestyle of MD Foundation | 301-609-9900 |
| Salvation Army/WAFF | 301-638-9532 |
| Waldorf JC's | 301-645-4546 |
| Children's Aid | 301-645-1561 |
| St. Mary's County | |
| Department of Social Services | |
| Leonardtown | 240-895-7000 |
| Lexington Park | 240-725-5700 |

Our records show your electric account is past due. If you have mailed a payment, please call our office at **1-888-440-3311** to make sure we have received it. To pay with your Visa, Discover, or MasterCard, please contact us at **1-866-528-7757** to make the payment by phone. SMECO will not accept cash payments at homes or businesses.

Your **electric service** is scheduled to be **disconnected** on or after **11/12/13** unless payment of **\$363.04** is received. If you are not able to pay this amount, please review the enclosed Rights and Remedies brochure.

If service has been turned off, please contact SMECO at **1-888-440-3311**. A customer service representative will advise you of the total amount that must be paid before your account will be reconnected. You must pay all past due amounts plus reconnection charges. The reconnection charge will be \$36.00. SMECO is not obligated to reconnect service after regular business hours when service has been disconnected for non-payment.

If you have a dispute regarding service, please contact SMECO. You also have the right to seek the assistance of the Maryland Public Service Commission at **1-800-492-0474**.

Detach portion below and send with payment. When paying in person, please bring entire bill.



P.O. Box 1937
Hughesville, MD 20637-1937

Account Number: 0202600000

TOTAL DUE by 11/12/13 \$363.04

Indicate amount paid.

0000000003630402026000000



1772 1 AV 0.360
Harold Von Braunhut
Montrose Farm
PO Box 809
Bryans Road, MD 20616-0809

SMCN73680
TN.1GRP-1772-T:7
001772

Please make your check payable to SMECO and write your account number on your check.

☐ Check if mailing address is changed (see reverse side).

Remit address on reverse should face envelope window.

12000000



1-888-440-3311

**IMPORTANT
NOTICE**

Account: 0202600000

Meter: 9SE55363 **BARN MONTROSE FARM**

Date: 1/14/2014

**YOUR ELECTRIC SERVICE HAS BEEN DISCONNECTED FOR
NONPAYMENT.**

Before service can be restored, SMECO must receive full payment of the past due amount owed and the reconnect fee. In addition, SMECO may require a deposit.

SMECO will not accept cash payments at homes or businesses.



Please call our toll-free number, 1-888-440-3311, for assistance. To have your service reconnected the same day, call SMECO before 5 p.m. or visit one of our offices before 4 p.m. to make your payment. If you pay through any other method, your service may not be reconnected for up to three business days.



information
website

1-888-440-3311
www.smeco.coop

report outages

1-877-74-SMECO
1-877-747-6326

Southern Maryland Electric Cooperative

Service Information

Account Number: 9102600000
Account Name: Harold Von Braunhut
Service Address: 6200 Chapmans Landing Rd (Main House)
Next approximate date to read meter: 02/24/14

Residential Service Information

Rate: Residential Service / Winter
Billing Period - 32 days: From 12/23/13 to 01/24/14
Meter Number: 9SE55361
On 01/24/14 your meter reading was: 14561
On 12/23/13 your meter reading was: 98426
Meter Multiplier: 1
Your total energy usage (kWh) was: 16135

Standard Offer Service - Price to compare for electricity supply

| | | |
|-------------------------|----------------------------|-------------------|
| Energy Charge | 16,135.00 kWh x \$0.0962 | 1,552.19 |
| Power Cost Adj - Energy | 16,135.00 kWh x \$0.008551 | 137.97 |
| Total | | \$1,690.16 |

Distribution Service

| | | |
|-------------------------------|----------------------------|-----------------|
| Facilities Charge | | 8.60 |
| Distribution Charge | 16,135.00 kWh x \$0.03606 | 581.83 |
| Bill Stabilization Adjustment | 16,135.00 kWh x \$0.003525 | 56.88 |
| EmPOWER Maryland Charge | 16,135.00 kWh x \$0.0062 | 100.04 |
| Total | | \$747.35 |

Regulatory, State, and Local Taxes

| | | |
|-----------------------------------|---------------------------|----------------|
| Public Serv. Co. Franchise Tax | 16,135.00 kWh x \$0.00062 | 10.00 |
| Electric Universal Service Charge | | 0.37 |
| MD Environmental Surcharge | 16,135.00 kWh x \$0.00015 | 2.42 |
| Total | | \$12.79 |

Other Charges and Credits

| | | |
|---|--|-----------------|
| Payment Arrangement | | 529.00 |
| Late Payment Charges (see reverse side of page 1) | | 32.85 |
| Total | | \$561.85 |

Total Residential Service Charges **\$3,012.15**

Total Current Charges **\$3,021.04**

Account Summary

Bill date: 01/28/14

Previous balance as of 12/26/13 \$2,721.55

Payment received 0.00

Past Due Amount 2,721.55

Current charges due by 02/19/14 **3,021.04**

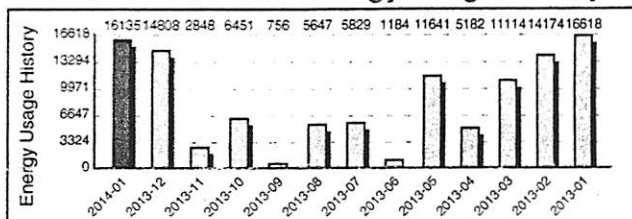
Total Due **\$5,742.59**

SMECO Messages

Start the new year with a new resolution to make your life easier. Sign up for SMECO's Even Monthly Payment Plan, AutoPay, and online billing. You will reduce stress, reduce clutter, and reduce waste.

SMECO 24/7 - Get the new app for Android and Apple smart phones and tablet computers. You can also use SMECO's new text messaging service to report an outage. It's easy - for details, go to smeco.coop/ourServices/SMECO247.aspx.

Residential Service Energy Usage History



Detach portion below and remit with payment. When paying in person, please bring entire bill.



P.O. Box 1937
Hughesville, MD 20637-1937

Please do not mail your payment to the address above.

Account Number: 9102600000

TOTAL DUE BY 02/19/14

\$5,742.59

Indicate Amount Paid.

0000000057425991026000007



Harold Von Braunhut
PO Box 809
Bryans Road, MD 20616

SMCS77526
SM.UTILIO-3-T-0
000003

Please make your check payable to SMECO and write your account number on your check.

☐ Check if mailing address is changed (see reverse side).

Mailing address printed on back should face envelope window.

EXHIBIT 3



CHARLES COUNTY DEPARTMENT OF SOCIAL SERVICES
200 KENT AVENUE, LAPLATA, MD 20646
(301) 392-6400
Fax Number: (301) 870-3958

FAMILY INVESTMENT DIVISION

Date 1/10/14

Client ID # 482050407

Dear Yolanda Von Brauhert

This will acknowledge receipt of your Food Stamps application received at our Agency on 01/09/14. Your application date will be preserved for 30 calendar days.

A condition of eligibility requires that a face-to-face interview be completed. We have scheduled an appointment for this interview on Monday, Wednesday or Friday 1/24/14 at 9:30 a.m. It is important that we meet with you at your appointment time. Failure to comply with this requirement could result in your application being denied.

Please come to the interview with as much of the following documents as possible:

- Social Security numbers for you and your household members
- Your photo ID
- Verification of any and all income

Please contact the Case Manager at 301-392-6645 you are unable to keep this appointment or have any questions. Please come 30 to 45 minutes before your appointment and bring this letter with you when you come.

Sincerely,

Family Investment Staff

EXHIBIT 4



copy

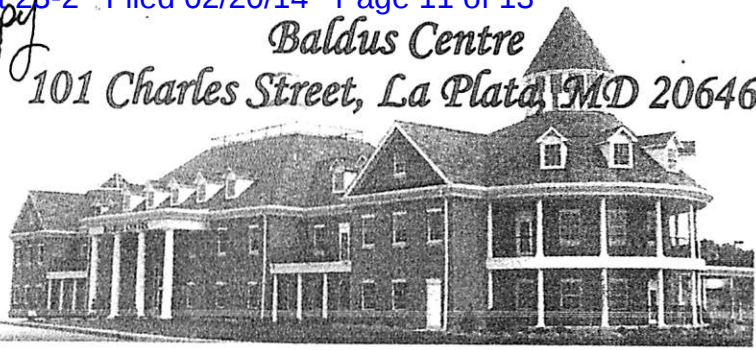
Baldus Centre
101 Charles Street, La Plata, MD 20646

Residential Division

301.934.8407
301.870.3131
(fax) 301.870.3266

Commercial Division

301.645.1999
301.843.9306
(fax) 301.843.9740



August 19, 2013

Mrs. Yolanda von Braunhut
P.O. Box 809
Bryans Road, MD 20616

RE: mortgage installment payments for lot purchase on Chapmans Landing Road

Dear Yolanda,

You had visited my office on June 11, 2013 and had requested two more months to get your financial situation in order before you would be in a position to resume monthly payments on the Note you owe Montrose Farm, LLC. As of today, it has been 68 days since we last met and I have not received any payments nor have you attempted to contact me to discuss the current situation. I had made an attempt last week to contact you via phone but two of your phone lines had been disconnected and your cell phone stated that you were not receiving phone messages at this time, so I thought I would write you a letter to contact you in an attempt to communicate with you regarding your payment plan. Please contact me at your earliest convenience to discuss the matter. The partners in the LLC would be willing to restructure the Note so that the payments are lower if you think that may be of some benefit. We are willing to work with you on the structure of the repayment but I will need to hear back from you. If I do not hear from you by the end of the month of August, I will no choice but to advise the partners in the LLC that they should begin the process of foreclosure on the property.

Thank you for your attention to this matter.

Sincerely,

A handwritten signature in dark ink, appearing to read "Richard C. Baldus".

Richard C. Baldus
Baldus Real Estate, Inc.



www.baldus.com
www.balduscommercial.com



EXHIBIT 5

**CHARLES COUNTY
MARYLAND**P.O. Box 2607, La Plata, MD 20646
301-645-0685 or 301-870-2249**2013-2014 Full Year Real Property**

| BILL NUMBER | BILL DATE | LIBER | FOLIO | PROPERTY NUMBER |
|-------------|------------|-------|-------|-----------------|
| 130033476 | 07/01/2013 | 1027 | 11 | 07044003 |

Payment due upon receipt. No partial payments accepted. Failure to receive tax bill does not excuse payment of taxes, interest or penalty.
IT IS THE TAXPAYER'S RESPONSIBILITY TO FORWARD THE TAX BILL TO THE LENDING INSTITUTION FOR PAYMENTS.

VON BRAUNHUT HAROLD & YOLANDA M
PO BOX 809
BRYANS ROAD, MD 20616-0809

IMPS6.00 AC

N/E RT 210 POTOMAC RIVER

PRINCIPAL RESIDENCE OR BUSINESS PROPERTY



COUNTY ASSESSMENT: 542,100
STATE ASSESSMENT: 542,100

PAYMENT IN FULL

PAYMENT AMOUNT SHOWN FOR MONTH OF PAYMENT

| TYPE | RATE | AMOUNT |
|------|---------|----------|
| BRF | | 60.00 |
| ESF | | 69.00 |
| CNTY | 1.14100 | 6,185.36 |
| FIRE | .06400 | 346.94 |
| STAT | .11200 | 607.15 |
| WPRF | | 43.00 |

| MONTH | INTEREST | PAYMENT |
|-------|----------|----------|
| JUL | | 7,311.45 |
| AUG | | 7,311.45 |
| SEP | | 7,311.45 |
| OCT | 73.12 | 7,384.57 |
| NOV | 146.24 | 7,457.69 |
| DEC | 219.36 | 7,530.81 |
| JAN | 292.48 | 7,603.93 |
| FEB | 365.60 | 7,677.05 |
| MAR | 438.72 | 7,750.17 |

CONSTANT YIELD TAX RATE

County Tax Rate = 1.205

CYTR = 1.168

County Rate exceeds CYTR by .037

IMPORTANT: See notes on reverse side

Make checks payable to:
Charles County Treasurer
P.O. Box 2607
La Plata, MD 20646-2607

Phone: 301-645-0685 or 301-645-0686
or 301-870-2249

Maryland Relay Service
TDD# 1-800-735-2258 or 7-1-1

www.CharlesCountyMD.gov

E-mail: Treasurer@charlescounty.org

INTEREST AND PENALTY OF 1% PER
MONTH BEGINS ON THE APPROPRIATE
DELINQUENT DATE.

PAYMENT IN FULL MUST BE
RECEIVED BY SEPTEMBER 30

**TOTAL TAXES IF
PAID IN FULL** 7,311.45

SEMIANNUAL PAYMENT SCHEDULE

1st Semiannual Payment – due date July 1, 2013 3,741.73

County Service Charge .03000% .98

State Service Charge .03000% .09

2nd Semiannual Payment – due date December 1, 2013 3,570.79

Total of Semiannual Payments 7,312.52

Semiannual payment schedule is only applicable for Full Year
Real Property designated Principal Residence or Business
Property.

1st Semiannual Payment must be received by September 30.
If the 1st semiannual payment is late, this payment schedule is
no longer available.

2nd Semiannual Payment includes the State and County
service charges. Interest on the 2nd Semiannual Payment
amount will accrue after December 31.

2nd SEMIANNUAL PAYMENT**CHARLES COUNTY
MARYLAND**

P.O. Box 2607, La Plata, MD 20646

Please indicate any change in mailing address below

2013-2014 Full Year Real Property

| BILL NUMBER | BILL DATE | DELINQUENT DATE | PROPERTY NUMBER |
|-------------|------------|-----------------|-----------------|
| 130033476 | 07/01/2013 | 01/01/2014 | 07044003 |

VON BRAUNHUT HAROLD & YOLANDA M
PO BOX 809
BRYANS ROAD, MD 20616-0809

**2ND SEMIANNUAL PAYMENT**

3,570.79

ONLY RETURN THIS PAYMENT STUB WHEN REMITTING 2ND SEMIANNUAL PAYMENT.
PLEASE WRITE YOUR PROPERTY NUMBER ON YOUR CHECK TO ENSURE PROPER CREDIT.

